

# 6 Strategies for Paying Off Student Loans



01

## Begin Payment As Soon As Possible

**Tip:** If possible, start paying off your student loans while you're still in school.



02

## Make More Than the Minimum Payment

**Tip:** Set up automatic payments that exceed the minimum amount due.

03

## Put Your Tax Refund and Extra Money Toward Your Payment

**Tip:** A small side hustle can go a long way. You could:

- Drive for rideshare or food delivery
- Self-publish your writing to make royalties
- Walk or look after people's pets
- Take online surveys
- Sell art or other handmade goods



04

## Determine if You Qualify for Loan Forgiveness

**Tip:** If you work for the government, a non-profit, a low-income school, or were enrolled at a college that no longer exists you may be eligible for loan forgiveness.

05

## Try a Different Repayment Plan

**Tip:** Depending on your income and family size, you could qualify for \$0 monthly payments on an Income Driven Repayment (IDR) plan.



06

## Refinance Your Student Loan

**Tip:** Refinancing to a loan with a lower interest rate can save you time and money in the long run.

## **Student Loan Repayment Tips Open Now**

**Paula Langguth Ryan**

## **Student Loan Repayment Tips Open Now:**

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